

<i>SERFF Tracking Number:</i>	<i>BEAC-125735398</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>The Employers' Fire Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2008-PL-AR-RR-553</i>		
<i>TOI:</i>	<i>17.0 Other Liability-Occ/Claims Made</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>@vantage For Tech E&amp;O Basic</i>		
<i>Project Name/Number:</i>	<i>@vantage For Tech E&amp;O Basic /2008-PL-AR-RR-553</i>		

## Filing at a Glance

Companies: The Employers' Fire Insurance Company, OneBeacon America Insurance Company

Product Name: @vantage For Tech E&O Basic SERFF Tr Num: BEAC-125735398 State: Arkansas

TOI: 17.0 Other Liability-Occ/Claims Made SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: 2008-PL-AR-RR-553 State Status: Fees verified and received

Filing Type: Rate/Rule Co Status: Reviewer(s): Betty Montesi, Edith Roberts

Author: Sharon Kennedy

Date Submitted: 07/16/2008

Disposition Date: 12/12/2008

Disposition Status: Approved

Effective Date Requested (New): 08/20/2008

Effective Date (New):

Effective Date Requested (Renewal): 08/20/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: @vantage For Tech E&O Basic

Project Number: 2008-PL-AR-RR-553

Reference Organization:

Reference Title:

Filing Status Changed: 12/12/2008

State Status Changed: 07/17/2008

Corresponding Filing Tracking Number: 2008-PL-AR-FO-553

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

We are submitting the enclosed rules in support of changes being made to our Technology E&O Professional Liability coverage in our @vantage Product. Please see the attached Explanatory Memorandum for further details. We intend to make this coverage available for policies issued on or after August 20, 2008.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: BEAC-125735398 State: Arkansas  
First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: 2008-PL-AR-RR-553  
TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
Product Name: @vantage For Tech E&O Basic  
Project Name/Number: @vantage For Tech E&O Basic /2008-PL-AR-RR-553

Sharon Kennedy, Compliance Analyst skennedy@onebeacon.com  
One Beacon Lane (781) 332-8190 [Phone]  
Canton, MA 02021-1030 (888) 209-7219[FAX]

**Filing Company Information**

The Employers' Fire Insurance Company CoCode: 20648 State of Domicile: Massachusetts  
One Beacon Lane Group Code: 1129 Company Type:  
Canton, MA 02021-1030 Group Name: State ID Number:  
(781) 332-7000 ext. [Phone] FEIN Number: 04-1288420

OneBeacon America Insurance Company CoCode: 20621 State of Domicile: Massachusetts  
One Beacon Lane Group Code: 1129 Company Type:  
Canton, MA 02021-1030 Group Name: State ID Number:  
(781) 332-7000 ext. [Phone] FEIN Number: 04-2475442

SERFF Tracking Number: BEAC-125735398 State: Arkansas

First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$100

Company Tracking Number: 2008-PL-AR-RR-553

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: @vantage For Tech E&O Basic

Project Name/Number: @vantage For Tech E&O Basic /2008-PL-AR-RR-553

## Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: AR Rate filing fees = \$100.00 per filing, per line of business.

1 Filing x 1 line of business x \$100.00 = \$100.00 total filing fees.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Employers' Fire Insurance Company	\$100.00	07/16/2008	21437735
OneBeacon America Insurance Company	\$0.00	07/16/2008	

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TOI:	17.0 Other Liability-Occ/Claims Made	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	@vantage For Tech E&O Basic		
Project Name/Number:	@vantage For Tech E&O Basic /2008-PL-AR-RR-553		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/12/2008	12/12/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Edith Roberts	07/17/2008	07/17/2008	Sharon Kennedy	11/17/2008	11/17/2008
Industry						
Response						

SERFF Tracking Number:	BEAC-125735398	State:	Arkansas
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Company Tracking Number:	2008-PL-AR-RR-553		
TOI:	17.0 Other Liability-Occ/Claims Made	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	@vantage For Tech E&O Basic		
Project Name/Number:	@vantage For Tech E&O Basic /2008-PL-AR-RR-553		

## Disposition

Disposition Date: 12/12/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: BEAC-125735398 State: Arkansas

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Company Tracking Number: 2008-PL-AR-RR-553

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: @vantage For Tech E&O Basic

Project Name/Number: @vantage For Tech E&O Basic /2008-PL-AR-RR-553

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Approved	Yes
Rate	Rule 201 Technology Errors Or Omissions Coverage	Approved	Yes
Rate	Rule 205 Security Breach and Unauthorized Access Endorsements	Approved	Yes
Rate	Rule 207 Other Optional Endorsements	Approved	Yes
Rate	Rule 201 Technology Errors Or Omissions Coverage	Approved	Yes
Rate	Rule 201. Technology Errors or Omissions Coverage	Approved	Yes

SERFF Tracking Number: BEAC-125735398 State: Arkansas  
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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 07/17/2008  
Submitted Date 07/17/2008  
Respond By Date  
Dear Sharon Kennedy,

This will acknowledge receipt of the captioned filing.

Please refer to Rule 201, B. It states that "It (extended reporting period) will not be available to risks cancelled for non-payment of premium.

Arkansas does not allow that the insurer withhold either the basic or optional extended reporting periods for cancellation/termination due to non-payment of premium, or if deductibles, retentions or excess payments over the limit of liability reimbursements are owed. Also, if payment is received to purchase the optional extended reporting period, that payment must be applied to place the optional extended reporting period coverage into effect, rather than first applied to any monies owed on the terminating policy. Please refer to AR Code Anno. 23-79-306 91-6)

Please feel free to contact me if you have questions.

Sincerely,  
Edith Roberts

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/17/2008  
Submitted Date 11/17/2008

Dear Edith Roberts,

### Comments:

### Response 1

Comments: Dear Ms. Roberts,

Attached please find Arkansas state exception to Rule 201 (@V4PL201AR 05 08) which removes the last sentence in

SERFF Tracking Number: BEAC-125735398 State: Arkansas  
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the first paragraph of section B. stating that "It will not be available to risks canceled for non-payment of premium."

A copy of the state exception page is attached.

Please let me know if you have any additional concerns.

Sincerely,

Sharon Kennedy

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rule 201. Technology Errors or Omissions Coverage	@V4PL201AR 05 08	Replacement	

Sincerely,  
Sharon Kennedy

<i>SERFF Tracking Number:</i>	<i>BEAC-125735398</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>17.0 Other Liability-Occ/Claims Made</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>@vantage For Tech E&amp;O Basic</i>		
<i>Project Name/Number:</i>	<i>@vantage For Tech E&amp;O Basic /2008-PL-AR-RR-553</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: BEAC-125735398 State: Arkansas  
 First Filing Company: The Employers' Fire Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: 2008-PL-AR-RR-553  
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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	Rule 201 Technology Errors Or Omissions Coverage	@V4PL201CW 05 08	Replacement	@V4PL201CW 05 08.pdf
Approved	Rule 205 Security Breach and Unauthorized Access Endorsements	@V4PL205CW 05 08	Replacement	@V4PL205CW 05 08.pdf
Approved	Rule 207 Other Optional Endorsements	@V4PL207CW 05 08	Replacement	@V4PL207CW 05 08.pdf
Approved	Rule 201 Technology Errors Or Omissions Coverage	@V4PL201AR 05 08	Replacement	@V4PL201AR 05 08.pdf
Approved	Rule 201. Technology Errors or Omissions Coverage	@V4PL201AR 05 08	Replacement	@V4PL201AR 05 08 rev 01.pdf

**COMMERCIAL LINES MANUAL**  
**@vantage For POLICIES**  
**PROFESSIONAL LIABILITY COVERAGE DIVISION**

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**RULE 201**  
**TECHNOLOGY ERRORS OR OMISSIONS COVERAGE**

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**A. Description of Coverage**

1. Two coverage forms are available for Technology Errors or Omissions coverage.

**APR 001** Technology Errors Or Omissions Coverage Form

**APR 011** Technology Errors Or Omissions Coverage Form (Basic Form)

Both forms provide coverage on a claims-made basis for sums the insured becomes legally obligated to pay arising out of any act of negligence or error or omission by or on behalf of the insured resulting in the failure of the insured's electronic products to perform the function or serve the purpose intended.

The Technology Errors Or Omissions Coverage Form APR 001 offers the broadest coverage. The basic form APR 011 offers limited coverage at a greatly reduced premium and may be appropriate for insureds who do not need or desire the full coverage.

2. For details of coverage:

- a. Refer to Coverage Forms

(1) Technology Errors Or Omissions Coverage Form **APR 001**

(2) Technology Errors Or Omissions – Basic Coverage Form **APR 011**

- b. Refer to Mandatory Multistate Endorsement

Broad Form Nuclear Exclusion Endorsement **IL 00 21**

- c. Refer to Mandatory State Endorsements in the state exceptions.

3. The appropriate:

- a. Coverage Form
- b. Mandatory state endorsements
- c. Other applicable endorsements
- d. The Declarations; and
- e. The Common Policy Conditions **VIL 001**

make up the Coverage Part.

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure. It will not be available to risks canceled for non-payment of premium.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

**C. Classification and Code Number**

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<b>Classification</b>	<b>Code</b>
Processing Control Equipment	78590
Process Monitoring Equipment	78591
General Purpose Computers	78592
Special Purpose Computers	78593
Medical Equipment	78594
Measuring or Test Equipment	78595
Environmental or Pollution Control Equipment	78596
Retail/Wholesale Electronics - N.O.C.	78597
Electronics - N.O.C.	78598
Services - N.O.C.	78600
Software - N.O.C.	78601

**D. Basic Limits Mature Claims Made Rates**

- Technology Errors Or Omissions Coverage Form APR 001** - Mature Claims Made rates assume the insured has had Claims Made insurance for at least 4 consecutive years. Rates are applied separately to sales included in the groupings shown in Table D.1. Premium Base is total sales. Rates apply per \$1,000 of sales. Premiums are determined by totaling the amounts for each applicable group. Select a rate from the range shown for the applicable classification. Rates chosen from the following ranges are not subject to Package Modifications, IRPM or Experience & Schedule Rating Plans.

**Technology E&O Rate Table (Coverage Form APR 001)**  
(Per \$1,000 of Sales)

<b>Classification</b>									
<b>Sales</b>	<b>78590</b>	<b>78591</b>	<b>78592</b>	<b>78593</b>	<b>78594</b>	<b>78595</b>	<b>78596</b>	<b>78597</b>	<b>78598, 78600, 78601</b>
1 <sup>st</sup> \$10,000,000	.85 - 7.70	.143- 2.37	.077- 2.37	.143- 2.37	.110- 1.99	.143- 6.33	.42- 7.70	.039- 3.85	.077- 7.70
Next 15,000,000	.78 - 7.21	.134- 2.22	.073- 2.22	.134- 2.22	.103- 1.86	.134- 5.92	.39- 7.21	.037- 3.61	.073- 7.21
Next 25,000,000	.71 - 6.65	.124- 2.05	.067- 2.05	.124- 2.05	.095- 1.71	.124- 5.46	.36- 6.65	.034- 3.33	.067- 6.65
Next 50,000,000	.67 - 6.30	.117- 1.94	.063- 1.94	.117- 1.94	.090- 1.63	.117- 5.17	.34- 6.30	.032- 3.15	.063- 6.30
Next 150,000,000	.64 - 5.95	.111- 1.84	.060- 1.84	.111- 1.84	.085- 1.53	.111- 4.88	.32- 5.95	.030- 2.98	.060- 5.95
Next 250,000,000	.55 - 5.25	.098- 1.62	.053- 1.62	.098- 1.62	.075- 1.35	.098- 4.31	.28- 5.25	.027- 2.63	.053- 5.25

**Table D.1.**

# COMMERCIAL LINES MANUAL

## @vantage For POLICIES

### PROFESSIONAL LIABILITY COVERAGE DIVISION

2. **Technology Errors Or Omissions Basic Coverage Form APR 011** – Follow the procedure in D.1. and apply a factor of .50 to the rate selected in Table D.1..

#### E. Rate Adjustment For Less Than 4 Years Of Claims Made Insurance

The Mature Claims Made rates determined in D. must be adjusted to reflect the number of years of Claims Made insurance. Mature Claims Made rates assume a Retroactive Date coincident with the effective date of the insured's first claims-made coverage in an uninterrupted Claims Made program of at least 4 years duration. If the Retroactive Date is advanced, the new Retroactive Date should be considered as the insured's entry into Claims Made for the purpose of determining the appropriate year in Claims Made. Apply the rating factor indicated below for insureds with less than 4 years of Claims Made coverage. All factors are multiplicative.

Year in Program	Factor
1	.82
2	.91
3	.96
4	.98
Mature	1.00

#### F. Increased Limits Factors

The Basic Limit of Insurance for this coverage is \$25,000 Per Claim with an Annual Aggregate Limit of \$25,000. Higher Limits are available. Determine the premium by multiplying the Basic Limits premium by the Factor shown in the following table:

**Technology E&O Increased Limits Factors**

	Per Claim Limit				
	25,000	100,000	300,000	500,000	1,000,000
Annual Aggregate Limit					
25,000	1.00				
100,000	1.20	1.30			
300,000	1.30	1.35	1.40		
500,000	1.35	1.40	1.45	1.50	
1,000,000	1.40	1.50	1.60	1.65	1.70
2,000,000	1.50	1.60	1.70	1.75	1.80
Interpolation/extrapolation from above factors is allowed for limits not shown.					

For higher limits, refer to company.

#### G. Deductibles

The base deductible is \$10,000. The following deductible options are available. Apply the rating factors indicated below. All factors are multiplicative.

**Technology E&O Deductible Factors**

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<b>Deductible</b>	<b>Factor</b>
\$ 1,000	1.38
\$ 2,500	1.30
\$ 5,000	1.15
\$ 25,000	.83
\$ 50,000	.77
\$ 100,000	.72

**H. Minimum Premium**

The minimum premium is \$1,000. It is not subject to increase for increased limits.

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**RULE 205**

**SECURITY BREACH AND UNAUTHORIZED ACCESS ENDORSEMENTS**

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- A.** Security Breach Endorsement **APR 202** is an optional endorsement applicable to the Manufacturers Errors or Omissions Coverage Form. This endorsement provides coverage for failure of security systems to prevent access to the internet or electronic systems. The premium charge is 5% of the Manufacturers Errors & Omissions premium, subject to a \$500 minimum premium.
- B.** Unauthorized Access endorsement **APR 218** is an optional endorsement applicable only to the Technology Errors or Omissions Coverage Form APR 001. This endorsement provides coverage for failure of security systems to prevent access to the internet or electronic systems. However, the endorsement does not apply to loss resulting from the failure of the insureds technology offerings to function or serve the purpose intended. The premium charge is 5% of the Technology Errors & Omissions premium, subject to a \$500 minimum premium.

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**RULE 207.**  
**OTHER OPTIONAL ENDORSEMENTS**

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The following optional endorsements are available. These endorsements are typically used for:

- Deleting coverage for exposures not contemplated in the base rates.
- Deleting coverage for exposures not included in the premium basis.
- Adding coverage for exposures contemplated in the base rates for a particular class.
- Adding additional interests for covered exposures.
- Clarifying coverage.
- Amending conditions.

Endorsements belonging to the above categories do not require any further premium adjustment.

**Endorsements**

May be used with Technology Errors or Omission Coverage Form (APR 001)

- |         |   |
|---------|---|
| APR 204 | Abuse, Molestation, Sexual Misconduct or Sexual Offense Exclusion |
| APR 205 | Employment-Related Practices Exclusion                            |
| APR 213 | Delay Endorsement   |
| APR 214 | Final Acceptance Limitation                                       |
| APR 216 | Loss of Your Profits Exclusion                                    |
| APR 217 | Purchase or Contract Price Exclusion                              |
| APR 220 | Individual Contracted Workers Exclusion                           |
| APR 222 | Total Intellectual Property Exclusion                             |

May be used with Manufacturing Errors Or Omissions Coverage Form (APR 002)

- |         |   |
|---------|---|
| APR 204 | Abuse, Molestation, Sexual Misconduct or Sexual Offense Exclusion |
| APR 205 | Employment-Related Practices Exclusion                            |

May be used with Printers Errors Or Omissions Coverage Form (APR 003)

- |         |   |
|---------|---|
| APR 204 | Abuse, Molestation, Sexual Misconduct or Sexual Offense Exclusion |
| APR 205 | Employment-Related Practices Exclusion                            |
| APR 209 | Exclusion – Cost of Mailing Corrections                           |

**COMMERCIAL LINES MANUAL**  
**@vantage For POLICIES**  
**DIVISION SEVEN - PROFESSIONAL LIABILITY**  
**STATE EXCEPTION PAGES**

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**RULE 201**  
**TECHNOLOGY ERRORS OR OMISSIONS COVERAGE**

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Paragraph **A. 2.c.** is replaced by the following:

**c. Mandatory State Endorsements:**

- (1) Arkansas Changes – Transfer Of Rights Of Recovery Against Others To Us Endorsement  
IL 01 99**
- (2) Arkansas Changes – Cancellation And Nonrenewal Endorsement VIL 627AR**
- (3) Arkansas Changes Endorsement – APR 704 AR**

**COMMERCIAL LINES MANUAL**  
**@vantage For POLICIES**  
**DIVISION SEVEN - PROFESSIONAL LIABILITY**  
**STATE EXCEPTION PAGES**

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**RULE 201**  
**TECHNOLOGY ERRORS OR OMISSIONS COVERAGE**

---

Paragraph **A. 2.c.** is replaced by the following:

**c. Mandatory State Endorsements and Forms:**

- (1) Arkansas Changes – Transfer Of Rights Of Recovery Against Others To Us Endorsement IL 01 99**
- (2) Arkansas Changes – Cancellation And Nonrenewal Endorsement VIL 627AR**
- (3) Arkansas Changes Endorsement – APR 704 AR**
- (4) Arkansas Consent Form – Acknowledgment Of Defense Within Limits VIL 117** must be signed by the insured and made part of the policy.

Paragraph **B.** is replaced by the following:

**B. Extended Reporting Periods**

A basic Extended Reporting Period of 60 days beginning at the end of the policy period is provided automatically. Supplemental Extended Reporting Periods of either 60 months or unlimited duration are available by endorsement for an additional premium. The premium for the Supplemental Extended Reporting Period is a one time charge of 50% to 200% of the final year total annual premium, depending upon the exposure.

Attach Supplemental Extended Reporting Period endorsement **APR 206** and Important Notice to Policyholders Supplemental Extended Reporting Period Option **APR 207**.

Paragraph **F.** is replaced by the following:

**F. Increased Limits Factors**

Pursuant to Arkansas Insurance Code Anno 23-79-307 (5) and AID Order # 2007-033, the minimum Limit of Insurance available for this coverage is \$1,000,000 Per Claim with an Annual Aggregate Limit of \$1,000,000. Higher Limits are available. Determine the premium by multiplying the Basic Limits premium by the Factor shown in the following table:

**Technology E&O Increased Limits Factors**

<b>Annual Aggregate Limit</b>	<b>Per Claim Limit</b>
	\$1,000,000
1,000,000	1.70
2,000,000	1.80

For higher limits, refer to company.

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Product Name: @vantage For Tech E&O Basic  
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## Supporting Document Schedules

**Satisfied -Name:** Explanatory Memorandum **Review Status:** Approved 12/12/2008  
**Comments:**  
**Attachment:**  
Rules Explanatory Memorandum.pdf

**State of Arkansas  
Explanatory Memorandum - Rules  
Technology Errors or Omissions Coverage  
@vantage Program**

**RULES**

We are revising the following manual rules in support of changes being made to our Technology E&O professional liability forms in our @vantage Product.

**Countrywide Rules**

**Rule 201** – countrywide page @V4PL201CW 05 08 – In this filing we are revising the countrywide manual rule in support of our new Technology Errors or Omissions Basic Coverage Form APR 011 05 08 and other formatting changes in Paragraph A. Description of Coverage. Paragraph D.2. adds the rating credit factor that applies to this new coverage form option.

**Rate Impact**

We estimate that the charge for the Basic Coverage Form amounts to a 50% reduction of the premium calculated for the current level of coverage under the Broad Form. The proposed rates are our best evaluation of the Technology E&O competitive rate climate for these coverage forms. We will monitor our book's performance as we develop our own experience to ensure that our products remain competitive and profitable.

**Rule 205 – Security Breach And Unauthorized Access Endorsements** page @V4PL205CW 05 08 – This rule is revised to clarify that Unauthorized Access Endorsement APR 218 only applies to Technology Errors or Omissions Coverage Form APR 001.

**Rule 207 – Other Optional Endorsements** page @V4PL207CW 05 08 – This rule is revised to indicate that the Technology Errors or Omissions optional endorsements only apply to Coverage Form APR 001. The page is also reformatted to specifically indicate the Coverage Form(s) that apply to each optional endorsement included in the Rule.

**State Exception Pages**

In addition to the rule changes in the countrywide rules, the following rule changes apply specifically to the state exception pages.

**Rule 201 – Technology Errors Or Omissions Liability** state exception page @V4PL201AR 05 08  
The state exception page adds reference to State of Arkansas mandatory forms and other state exceptions as may be applicable.